

### SO ORDERED,

Judge Katharine M. Samson United States Bankruptcy Judge Date Signed: October 5, 2022

The Order of the Court is set forth below. The docket reflects the date entered.

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF MISSISSIPPI

In re: MIRANDA FELICIA JONES,

DEBTOR

Case No.22-50783 KMS

Chapter 13

## **ORDER CONFIRMING CHAPTER 13 PLAN**

The Debtor's plan was filed on July 18, 2022, and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

#### IT IS ORDERED THAT:

- 1. The Debtor's chapter 13 plan attached hereto is confirmed.
- 2. The following motions are granted (if any):
  - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
  - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
- 3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (if any).
- 4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
- 5. The Debtor's attorney is awarded a fee in the amount of \$3,600.00, of which \$2,038.00 is due and payable from the estate.

##END OF ORDER##

Approved:

/s/ CHELSEA BAIR MINTON Attorney for the Debtor

Submitted By: /s/ DAVID RAWLINGS, TRUSTEE P.O. BOX 566 HATTIESBURG, MS 39403 (601) 582-5011 ecfNotices@rawlings13.net

	nation to identify your case:		
Debtor 1	Miranda Felicia Jones Full Name (First, Middle, Last)		
Debtor 2			
(Spouse, if filing)	Full Name (First, Middle, Last)		
United States Ba	southern district of Mississippi Mississippi		s an amended plan, and sections of the plan that
Case number:		have been cha	
(If known)		3.5, 2.2	
Chapter 13	Plan and Motions for Valuation and Lien Avoidance		12/17
Part 1: Notice			
rait 1. Notice	5		
To Debtors:	This form sets out options that may be appropriate in some cases, but the p indicate that the option is appropriate in your circumstances or that it is pe do not comply with local rules and judicial rulings may not be confirmable debts must be provided for in this plan.	ermissible in your judici	al district. Plans that
	In the following notice to creditors, you must check each box that applies		
To Creditors:	Your rights may be affected by this plan. Your claim may be reduced, mod	ified, or eliminated.	
	You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	e one in this bankruptcy c	ase. If you do not have
	If you oppose the plan's treatment of your claim or any provision of this plate to confirmation on or before the objection deadline announced in Part 9 of (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	the Notice of Chapter 1	3 Bankruptcy Case
	The plan does not allow claims. Creditors must file a proof of claim to be paid u	under any plan that may b	e confirmed.
	The following matters may be of particular importance. <b>Debtors must check of plan includes each of the following items.</b> If an item is checked as "Not Includes on will be ineffective if set out later in the plan.		
	on the amount of a secured claim, set out in Section 3.2, which may result in all payment or no payment at all to the secured creditor	<b>✓</b> Included	☐ Not Included
	nce of a judicial lien or nonpossessory, nonpurchase-money security interest,	☐ Included	<b>✓</b> Not Included
	in Section 3.4.		
1.3 Nonsta	ndard provisions, set out in Part 8.	☐ Included	<b>✓</b> Not Included
		-	
Part 2: Plan F	Payments and Length of Plan		
2.1 Length	of Plan.		
The plan period s	hall be for a period of 60 months, not to be less than 36 months or less than 6	60 months for above med	ian income debtor(s). If
	onths of payments are specified, additional monthly payments will be made to the e		
2.2 Debtor	(s) will make payments to the trustee as follows:		
Debtor shall pay court, an Order d			otherwise ordered by the
	Bay Springs Funeral Home		
	PO Box 1067		
	Bay Springs MS 39422-0000		

## 22-50783-KMS Dkt 23 Filed 00/02/22 Entered 00/02/22 22:36:28 Page 2 of 6

IVI	iranda Felicia Jones		_ Case number	-	
					e ordered by the
_					
Income t	tax returns/refunds.				
		xempt income tax refunds r	eceived during the plan term.		
					of filing the
	Debtor(s) will treat income	e refunds as follows:			
	vments.				
<b>√</b>	None. If "None" is checke	d, the rest of § 2.4 need not	be completed or reproduced.		
Treatm	ent of Secured Claims				
Mortgag	ges. (Except mortgages to	be crammed down under	11 U.S.C. § 1322(c)(2) and id	entified in § 3.2 herein.).	
None. I	f "None" is checked, the re	st of $\S$ 3.1 need not be comp	oleted or reproduced.		
Motion 1	on for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one				one.
				t 1 of this plan is checked.	
<b>✓</b>	Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).				
	of this plan. If the amount treated in its entirety as an	of a creditor's secured clain unsecured claim under Part	n is listed below as having no 5 of this plan. Unless otherwi	value, the creditor's allowed ise ordered by the court, the	claim will be
f creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
aster	\$2,000.00	2012 Jeep Patriot 161940 miles	\$4,075.00	\$2,000.00	5.25%
ditional cl	aims as needed.				
oile homes	and real estate identified in	n § 3.2: Special Claim for ta	axes/insurance:		
	creditor	Collateral	Amount per month	Begin	ning
	Income of Check all value one. It additions for the creditor of the creditor o	Income tax returns/refunds.  Check all that apply Debtor(s) will retain any exterior and will turn over to return and will turn over to Debtor(s) will treat income to Debtor(s) to Debtor(s) will supply the treated.  Mortgages. (Except mortgages to Debtor(s) to Debtor(s) to Debtor(s) section to Debtor(s) will retain any expenses to Debtor(s) will supply the treatment of the treatment of the Debtor(s) will supply the treatment of the treatment of the Debtor(s) will supply the treatment of the treatment of the treatment of the Debtor(s) will supply the treatment of the treatment of the Debtor(s) will supply the treatment of the treatment o	Income tax returns/refunds.  Check all that apply Debtor(s) will retain any exempt income tax refunds return and will turn over to the trustee all non-exempt Debtor(s) will treat income refunds as follows:  tional payments.  tone. None. If "None" is checked, the rest of § 2.4 need not Treatment of Secured Claims  Mortgages. (Except mortgages to be crammed down under additional claims as needed.  None. If "None" is checked, the rest of § 3.1 need not be compared additional claims as needed.  None. If "None" is checked, the rest of § 3.2 need not The remainder of this paragraph will be effective on the lesser of any value set forth below or any value or before the objection deadline announced in Part 9 of this plan. If the amount of a creditor's secured claim treated in its entirety as an unsecured claim under Part creditor's total claim #  2012 Jeep Patriot 161940 miles  ditional claims as needed.  Since Special Claim for the collateral control of creditor and real estate identified in § 3.2: Special Claim for the Name of creditor  Collateral	Income tax returns/refunds.  Check all that apply  Debtor(s) will retain any exempt income tax refunds received during the plan term.  Debtor(s) will supply the trustee with a copy of each income tax refunds received of return and will turn over to the trustee all non-exempt income tax refunds received of Debtor(s) will treat income refunds as follows:  Income tax returns/refunds.  Check all that apply  Debtor(s) will supply the trustee with a copy of each income tax return filed during return and will turn over to the trustee all non-exempt income tax refunds received of Debtor(s) will treat income refunds as follows:  Income tax returns/refunds.  Debtor(s) will treat income refunds as follows:  Income tax returns/refunds.  None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.  Income tax returns/refunds.  Income tax returns/refunds.  None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  Income tax returns/refunds.  None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  Income tax returns/refunds.  None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  Income tax returns/refunds.  None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  The remainder of finis paragraph will be effective only if the applicable box in Par Pursuant to Bankruptey Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a) amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the at the lesser of any value set forth below or any value set forth in the proof of claim or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bank the amount of a creditor's secured claim is listed below as having no treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherw creditor's total claim #  Income tax returns/refunds.  Collateral Value of collateral value of collateral value of collateral value of collateral claims as needed	tor shall pay monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise Order directing payment shall be issued to the joint debtor's employer at the following address:    Income tax returns/refunds.

<sup>\*</sup> Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

Debtor	-	Miranda Felicia Jones		Case number	er	
For vel	nicles ide	entified in § 3.2: The current	mileage is			
3.3	Secure	ed claims excluded from 11	U.S.C. § 506.			
Che	ck one. □ ✔	None. If "None" is check The claims listed below y		not be completed or reproduce	d.	
			ays before the petition da onal use of the debtor(s),	te and secured by a purchase m	oney security interest in a m	otor vehicle
		(2) incurred within 1 year	of the petition date and	secured by a purchase money so	ecurity interest in any other t	hing of value.
		claim amount stated on a	proof of claim filed befo	th interest at the rate stated belove the filing deadline under Ban contrary timely filed proof of cl	kruptcy Rule 3002(c) contro	ols over any
Cradit	Nai Accept	me of Creditor	2015 GMC Acadia 12	Collateral	Amount of claim \$19,228.00	Interest rate* 5.25%
*Unless	otherwi	se ordered by the court, the i		urrent Till rate in this District.	ψ19,220.00	3.23 /6
Insert a	dditional	l claims as needed.				
3.4		n to avoid lien pursuant to	11 U.S.C. 8 522			
		n to avoid hen pursuant to	11 0.5.c. y 322.			
Check o	ne. ✔	None. If "None" is check	ed, the rest of § 3.4 need	not be completed or reproduce	ed.	
3.5	Surre	nder of collateral.				
	Check □ •	<b>None.</b> <i>If "None" is check</i> The debtor(s) elect to sur that upon confirmation of	render to each creditor list this plan the stay under	not be completed or reproduce sted below the collateral that set 11 U.S.C. § 362(a) be terminate lowed unsecured claim resulting	cures the creditor's claim. Thed as to the collateral only an	nd that the stay
		Name of Creditor			Collateral	
	red Cre			Secured-kirby 2014 Cadillac CTS		
		l claims as needed.		2011 Cudinac C15		
Part 4:	Treat	tment of Fees and Priority	Claims			
4.1			rity claims, including dor	nestic support obligations other	than those treated in § 4.5, v	will be paid in full
4.2	Trustee's fees Trustee's fees are governed by statute and may change during the course of the case.					
4.3	Attori	ney's fees.				
	<b>√</b> No	look fee:				
		otal attorney fee charged:	\$3,600.00			
		ttorney fee previously paid:	\$1,562.00			
		-, r-3.13 asi, para.	Ψ·,			

22-50783-KMS Dkt 23 Filed 08/02/22 Entered 08/02/22 22:38:28 Page 5 of 6

Debtor	Miranda Felicia Jones	Case number
	Attorney fee to be paid in plan per confirmation order:  \$2,	038.00
	Hourly fee: \$ (Subject to approval	of Fee Application.)
4.4	Priority claims other than attorney's fees a	nd those treated in § 4.5.
	Check one.  None. If "None" is checked, the rest	t of § 4.4 need not be completed or reproduced.
4.5	Domestic support obligations.	
	None. If "None" is checked, the res	t of § 4.5 need not be completed or reproduced.
Part 5:	Treatment of Nonpriority Unsecured Clai	ms
5.1	Nonpriority unsecured claims not separate	ly classified.
	Allowed nonpriority unsecured claims that are providing the largest payment will be effective. The sum of \$	e not separately classified will be paid, pro rata. If more than one option is checked, the option is . Check all that apply.
<b>✓</b>		ns, an estimated payment of \$4075.00ave been made to all other creditors provided for in this plan.
		I under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 ayments on allowed nonpriority unsecured claims will be made in at least this amount.
5.2	Other separately classified nonpriority uns	secured claims (special claimants). Check one.
	<b>None.</b> If "None" is checked, the rest	t of § 5.3 need not be completed or reproduced.
Part 6:	Executory Contracts and Unexpired Lease	es
6.1	The executory contracts and unexpired leacontracts and unexpired leases are rejected	ses listed below are assumed and will be treated as specified. All other executory l. Check one.
	None. If "None" is checked, the res	t of $\S$ 6.1 need not be completed or reproduced.
Part 7:	Vesting of Property of the Estate	
7.1	Property of the estate will vest in the debto	r(s) upon entry of discharge.
Part 8:	Nonstandard Plan Provisions	
8.1	Check "None" or List Nonstandard Plan P  None. If "None" is checked, the res	<b>Provisions</b> t of Part 8 need not be completed or reproduced.
Part 9:	Signatures:	
complete X <b>Is</b> l	Signatures of Debtor(s) and Debtor(s)' Attor(s) and attorney for the Debtor(s), if any, must address and telephone number.  Miranda Felicia Jones  Tranda Felicia Jones	orney ust sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their  X Signature of Debtor 2
Sig	gnature of Debtor 1	
Ex	July 18, 2022	Executed on

Debtor	Miranda Felicia Jones	Case number	
57 SI	hamrock Dr		
Addre <b>Laur</b> e	ess el MS 39443-0000	Address	
City,	State, and Zip Code	City, State, and Zip Code	
Telep	hone Number	Telephone Number	
X /s/ Cl	helsea B. Minton	Date <b>July 18, 2022</b>	
_	sea B. Minton		
Signa	ture of Attorney for Debtor(s)		
PO B	Box 17206		
Hatti	esburg, MS 39404		
Addre	ess, City, State, and Zip Code		
601-3	307-6572	104453 MS	
	hone Number ney.minton@gmail.com	MS Bar Number	

Email Address